

NEW JERSEY TITLE XXI STATE PLAN
FACT SHEET

Name of Plan:	NJ FamilyCare
Date Plan Submitted:	February 6,1998
Date Plan Approved:	April 27,1998
Effective Date:	February 1,1998 (Medicaid Expansion) March 1,1998 (Separate child health program)
Implementation Date:	February 1,1998
Date First Amendment Submitted:	February 9,1999
Date First Amendment Approved:	May 5,1999
First Amendment Effective Date:	January13, 1999
Date Second Amendment Submitted:	May 6,1999
Date Second Amendment Approved:	August 3,1999
Second Amendment Effective Date:	July 1,1999
Date Third Amendment Submitted:	September 21,1999
Date Third Amendment Approved:	July 7, 2000
Third Amendment Effective Date:	July 26,1999
Date Fourth Amendment Submitted:	December18, 1999
Date Fourth Amendment Approved:	March 16, 2000
Fourth Amendment Effective Date:	January 1, 2000
Date Fifth Amendment Submitted:	February 4, 2002
Date Fifth Amendment Approved:	April 23, 2002
Fifth Amendment Effective Date:	January 1, 2002
Date Sixth Amendment Submitted:	May 7, 2002
Date Sixth Amendment Approved:	July 22, 2002
Sixth Amendment Effective Date:	August 24, 2001

Background

- On February 6, 1998, New Jersey submitted a Title XXI State Plan (NJ KidCare Plans B & C) and a Medicaid Expansion (NJ KidCare Plan A). The Medicaid Expansion expanded Title XIX coverage for children under age 19 through 133 percent of the Federal Poverty Level (FPL). The Title XXI State plan targets low-income children with family income from 134 percent through 200 percent of the FPL.

Amendments

- The first amendment submitted shortened the length of time that children must be uninsured before applying for separate child health program (Plans B & C) from 12 months to 6 months.
- The second amendment submitted provided for an expansion of New Jersey KidCare to 350 percent FPL through the use of income disregards. This expansion, known as NJ KidCare Plan D, provided health insurance to an additional 9,000 children as of September 1999.
- The third amendment submitted provided that a child whose gross family income does not exceed 200 percent of FPL (Plans B & C) is exempted from the 6-month period of uninsurance prior to application if the child was covered under an individual health benefits plan or COBRA plan prior to application for NJ KidCare. Exceptions are also granted in Plans B, C, and D if a child has not been voluntarily disenrolled from an employer-sponsored group insurance plan during the 6-month period prior to application for NJ KidCare, or the child loses insurance as a result of a job change, when the insured does not have access to affordable coverage in the new job.
- The fourth amendment provided for presumptive eligibility if a preliminary determination by the staff of an acute care hospital, a federally qualified health center or local health department indicates that the child meets either NJ KidCare Plan A, B, or C or Medicaid program eligibility standards, and the child is a member of a household with a gross income not exceeding 200 percent of the FPL.
- The fifth amendment, submitted on February 4, 2002, provides for an additional income disregard when determining eligibility in SCHIP. The State excludes income from monetary rewards paid by the Division of Medical Assistance and Health Services for information leading to the recovery of at least \$100.00 from individuals or entities that have engaged in health care-related fraud or abuse.
- The sixth amendment, submitted on May 7, 2002, eliminates the cost sharing requirements for American Indian/Alaska Native children.

Children Covered Under the Program

- The State reported that there were 58,721 children ever enrolled in the separate child health program and 41,126 children ever enrolled in the Medicaid expansion program and 92,662 parents/caretakers ever enrolled during FY 2001 in NJ FamilyCare.

Administration

- The Division of Medical Assistance and Health Services within the New Jersey Department of Human Services administers the plan.

- For the separate child health program, the State maintains a waiting list of eligible clients if the program exceeds the projected enrollment. Clients on the waiting list to be enrolled are given preference of service based on date of application and income.

Health Care Delivery System

- The existing Medicaid delivery system is used to provide services.

Benefit Package

- The Medicaid benefit package is provided for the Title XIX expansion (KidCare Plan A) up through 133 percent FPL.
- Benchmark coverage equal to the FEHBP Blue Cross/Blue Shield plan is provided for the separate child health program (KidCare Plan B & C) from 134 percent up through 200 percent FPL
- Benchmark coverage equal to the plan offered by an HMO that has the largest insured commercial non-Medicaid enrollment in the state is provided for the separate health program up through 350 percent FPL (KidCare Plan D).

Crowd-Out Strategy

- A child with income greater than 133 percent of the FPL who meets the criteria for NJ KidCare coverage under Plans B, C, or D must have been uninsured for a minimum of 6 months before becoming eligible for coverage.
- Exceptions will be granted for children who are losing Medicaid eligibility and have no other health care coverage at the time of termination.
- Exceptions will be made to the 6-month requirement in certain limited circumstances (for example, prior coverage was lost because an employer went out of business or the employee was laid off or changed jobs, when the insured does not have access to affordable coverage in the new job).
- An additional exception applies to NJ KidCare Plans B and C. The child will not be determined ineligible if the child was previously covered under an individual health benefits plan or COBRA plan preceding application for NJ KidCare.

Cost Sharing

- There is no cost sharing for households below 150 percent of the FPL (NJ KidCare Plans A & B). Premiums and co-payments will be required for children in families with incomes above 150 percent and up to and including 200 percent of FPL (NJ KidCare Plan C). Premiums (on a sliding scale) and co-payments will be required for families above 200 percent FPL and up to and including 350 percent FPL (NJ KidCare Plan D).
- The State does not impose premiums, deductibles, coinsurance, co-payments or any other cost sharing charges on children who are American Indians or Alaska Natives, as defined in 42 CFR 457.10.

State Outreach and Enrollment Activities

- The State plan describes a four-fold outreach effort involving: (1) public awareness, (2) targeted outreach, (3) community education, and (4) consumer education. There is also a commitment by the State at outreach to special population such as HIV and homeless populations.
- All outreach workers are trained in eligibility requirements for Title XIX and Title XXI programs. Bilingual staff and/or language services are offered to applicants when needed.

Financial Information

Total FY 2002 SCHIP Allotment -- \$69,478,513
Redistributed amount from FY 1999 -- \$107,349,522
Enhanced Federal Matching Rate (FY 02) – 65.00%
FY 2002 Costs -- \$216,260,000
State Share -- \$75,691,000
Federal Share -- \$140,569,000

The sources of all non-Federal SCHIP funds are from New Jersey's General Fund.

Last modified on July 22, 2002